

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re the Application of: Garland **STEPHENS**

Serial No.: **09/655,929** Art Unit: **3692**

Filed: **09/06/2000** Examiner: **Nga B NGUYEN**

For: **Method and system for determining, contracting to exchange, and accounting for
matched sets of offsetting cash flows**

REPLY AND REQUEST FOR CONTINUED EXAMINATION

VIA EFS

Dear Sir:

In response to the Final Office Action mailed 10/16/2008 (“the Final OA”), the undersigned respectfully requests continued examination by the U.S. Patent and Trademark Office (the “Office”) in light of the following remarks.

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